

44-108
02332

PK 6890PG 132

TRANSFER
TAX
PAID

**QUITCLAIM DEED WITH COVENANT
CORPORATE GRANTOR**

012460

KNOW ALL PERSONS BY THESE PRESENTS, THAT *CitiFinancial Mortgage, Inc.*, a banking institution with a place of business in New York, NY, in consideration of One Dollar (\$1.00) and other valuable consideration paid by Christopher McMorow and Susan Hermann-McMorow, as joint tenants, whose mailing address is 436 Main Street, Waterville, Maine, the receipt whereof it does hereby acknowledge, does hereby remise, release, bargain, sell and convey, and forever quitclaim with covenant unto the Christopher McMorow and Susan Hermann-McMorow, their successors and assigns forever,

A certain lot or parcel of land, together with the buildings and improvements located thereon, situate in Waterville, County of Kennebec and State of Maine, being more particularly bounded and described as follows, to wit:

Beginning at a point in a line, supposed to be the easterly line of Belmont Street, at its intersection, with the north line of land supposed to belong to Arthur Parker, and formerly owned by Evander Gilpatrick; thence northerly along said line of Belmont Street fifty-six (56) feet to an iron pin driven in the ground; thence easterly in a line parallel to the north of said Parker's lot about seventy-one (71) feet to an iron pin driven in the ground; thence southerly in a line parallel with said easterly line of Belmont Street fifty-six (56) feet to an iron pin driven in the ground, said point being in the north line of said Parker lot; thence westerly about seventy-one (71) feet to the point of beginning.

Together with a right of way to the said Edna N. Rose, her heirs and assigns, for all purposes in common with Adelbert L. Rose over a driveway ten (10) feet wide situated on said Adelbert Rose's lot next northerly to the above described parcel.

BEING the same premises conveyed to Citifinancial Mortgage, Inc. by Quitclaim Deed without Covenant dated October 17, 2001 from Citifinancial Mortgage, Inc. f/k/a Associates Financial Services Company, Inc. and recorded in the Kennebec County Registry of Deeds in Book 6673, Page 53.

TO HAVE AND TO HOLD the same, together with all privileges and appurtenances thereunto belonging, to the said Christopher McMorow and Susan Hermann-McMorow, their heirs and assigns forever.

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IN WITNESS WHEREOF CitiFinancial Mortgage, Inc. has caused this instrument to be signed
in its corporate name by CHARLES H. STERN, its Vice President, this 10th day
of April, 2002.

Signed, Sealed and Delivered
in the Presence of:

X [Signature]
CHRIS LANE

CitiFinancial Mortgage, Inc.

By [Signature]
CHARLES H. STERN
Vice President
Its



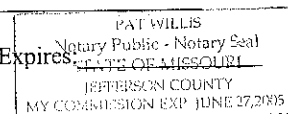
STATE OF MISSOURI
ST. LOUIS, ss.

APRIL 10, 2002
CHARLES H. STERN
Vice President

Then personally appeared the above named _____
of CitiFinancial Mortgage, Inc., and acknowledged the foregoing instrument to be his/her free act and
deed in his/her said capacity, and the free act and deed of CitiFinancial Mortgage, Inc.

Before me, [Signature]
Attorney at Law/Notary Public
Printed Name: _____

My Commission Expires:



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RECEIVED KENNEBEC SS.
2002 APR 29 AM 9:35

ATTEST: [Signature]
REGISTER OF DEEDS